

LAW OFFICES

Friedman & MacFadyen, P.A.

DC OFFICE
5301 Wisconsin Ave. N.W.
Suite - 750
Washington, DC 20015
Phone: (410) 686-1763
FAX: (410) 727-1759

TOTMAN BUILDING - SUITE 400
210 EAST REDWOOD STREET
BALTIMORE, MARYLAND 21202-3389
Phone: (410) 686-1763
FAX: (410) 727-1759

VIRGINIA OFFICE
1801 Rolling Hills Drive
Surrey Building, Suite 125
Richmond, VA 23229
Phone: (804) 288-0088
FAX: (804) 288-0082

PLEASE REPLY
TO VIRGINIA

July 28, 2010
(VIA CERTIFIED MAIL)

Ms. Michele L. McBeth
1321 Creamer Road
Norfolk, VA 23503

Re: EverHome Mortgage Company
v. Michele L. McBeth
Type of Loan: CONV Loan No.: 9000076303 Our File No.: 225815
Property: 1321 Creamer Road

Dear Ms. McBeth:

The undersigned has been appointed by EverHome Mortgage Company as trustee under the referenced Deed of Trust/Mortgage (the "Trustee") for the purpose of foreclosing on the Deed of Trust/Mortgage. EverHome Mortgage Company is the holder/servicer of the Note. We are writing to tell you that we do not have the original note in our possession at this time. We do have evidence of the indebtedness referenced above. We have been informed by the Lender that they will forward the original note to us. We want you to be aware of your statutory rights under Virginia Law.

If you believe that you may be subject to a claim by any person or entity other than EverHome Mortgage Company to enforce the Note, then you may petition the Circuit Court of the county or city where the property or some part thereof lies for an order requiring EverHome Mortgage Company to provide adequate protection against any such claim. In addition to petitioning the proper Circuit Court, we ask that you notify this office immediately if you do not believe EverHome Mortgage Company is the holder/servicer of the Note.

This notice is being provided at least fourteen (14) days prior to foreclosure sale.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

Very truly yours,

FRIEDMAN & MacFADYEN, P.A.

Johnie R. Mufey

JRM:dce
Enclosure

